

### **Amendments to the Claims**

Please amend the claims without prejudice, as follows and consider the subsequent remarks. This listing of claims will replace all prior versions and listings of claims in the application.

#### **Listing of Claims**

1. (Currently amended) A method for providing online, web-based financial counseling over the Internet comprising:

providing a plurality of unique service levels, each including a unique combination of available computer coaching and live coaching, the live coaching being performed by a financial advisor; wherein each of the unique service levels includes a unique combination of amounts of available computer coaching and live coaching;

developing a service agreement with a user ~~which includes for a~~ desired service level of financial counseling services, wherein developing a service level agreement comprises including:

prompting the user to input personal financial information;

receiving from the user a desired service level selected from the plurality of available unique service levels;

estimating profitability based on the financial information; and

negotiating fees to be charged to the user based upon estimating profitability and the desired level of service prior to providing services under the service agreement;

analyzing, with the services provided by the service level, the financial needs of the user based on the financial information of the user, including processing the user's intended financial state, analyzing the user's investment portfolio, calculating the user's future income and expenses, assets, and liabilities, and factoring in risk events;

providing the financial advisor with the personal financial information and analysis of the financial needs of the user, detailing areas of the financial needs that require attention;

developing a financial model for the user to address the financial needs of the user by utilizing the computer coaching and the live coaching, including wherein the coaching includes permitting the user to enter a dialogue with one of a computer-generated coach and a live coach the financial advisor over the Internet as determined by the service level agreement, and permitting the user to initiate communication with the financial advisor to obtain live coaching during the computer coaching dialogue; and

using the financial model utilizing said computer coaching and said live coaching as determined by said service level.

2. (Canceled)

3. (Previously presented) The method of claim 1 wherein the service level agreement includes a determination of access to at least one account of a user.

4. (Original) The method of claim 1 wherein the financial model includes developing a user's equity investment portfolio.

5. (Original) The method of claim 4 wherein developing an equity investment portfolio comprises:

determining the financial goals of the user and the user's risk tolerance;

determining the current equity positions of a user; and

suggesting new equity positions for the user.

6. (Previously Presented) The method of claim 1 wherein below a certain service level threshold, a user must use computer coaching prior to using live coaching.

7. (Original) The method of claim 6 wherein said automated coaching may dispense general financial advice based on the user's financial model.

8. (Original) The method of claim 6 wherein said live coaching may dispense specific financial advice based on the user's financial model.

9. (Currently amended) An online, web-based financial advisor system accessible over the Internet comprising:

a user computer system coupled to a wide area network;

a coach computer system coupled to said wide area network;

a financial advisor service system, coupled to said wide area network;

a plurality of unique service levels, each including a unique combination of available computer counseling coaching and live counseling coaching, the live counseling being performed by a financial advisor; wherein each of the unique service levels includes a unique combination of amounts of available computer coaching and live coaching;

including a service level generator which develops a service level of financial counseling services for the user, wherein said service level generator including: includes:

a user interface for prompting the user for an input of financial information;

a database for receiving from the user a desired service level selected from the plurality of available unique service levels;

an engine for estimating the user profitability based on the financial information; and

a user interface for negotiating fees to be charged to the user based upon estimating profitability and the desired level of service prior to providing services at the service level;

a financial needs generator which operates according to the financial information of the user and services provided by the service level, including processing the user's intended financial state, analyzing the user's investment portfolio, calculating the user's future income and expenses, assets, and liabilities, and factoring in risk events;

a financial analysis generator which provides the financial advisor with the financial information and analysis of the financial needs of the user, detailing areas that require attention;

a financial model generator including a computer counselor subsystem and a live counselor subsystem that interacts with the coach computer system, where the computer counselor subsystem and the live counselor subsystem both permit a dialogue with the user over the Internet, where the amount of available usage of both the computer counselor subsystem and the live counselor system is determined by the user's service level agreement, and the user can initiate communication with the financial advisor to obtain live counseling during the computer counseling.

10. (Original) A financial advisor system as in claim 9 wherein said wide area network is the internet.

11. (Canceled)

12. (Previously presented) The system of claim 9 wherein the service level agreement includes a determination of access to at least one account of a user.

13. (Original) The system of claim 9 wherein the financial model generator includes:

a subsystem for developing a user's equity investment portfolio.

14. (Original) The financial model generator of claim 13 further comprising:

an engine for determining the user's financial goals and the user's risk tolerance;

an engine for determining the current equity position of the user;

a user interface for suggesting new equity positions for the user.

15. (Original) The service level generator of claim 9, including an algorithm to direct the user to use computer coaching prior to using live coaching, if the service level is below a threshold.

16. (Original) The coach computer system of claim 9 wherein the system includes:  
a user interface for computer coaching to dispense general financial advice based on the user's financial model.

17. (Original) The live counselor system of claim 9, further comprising:  
a user interface for live coaching to dispense specific financial advice based on the user's financial model.

18. (Currently amended) A computer program embodied on a computer readable medium for providing a web-based, online personalized financial counseling over the Internet in a collaborative computing environment, wherein the computer program comprises:

code segment for developing a service level agreement with a user which includes a desired service level of financial counseling services for the user, ~~wherein the~~ code segment for the service level agreement ~~includes including~~:

a code segment for providing a plurality of unique service levels each including a unique combination of available computer coaching and live coaching, the live coaching being performed by a financial advisor;  
~~wherein each of the unique service levels includes a unique combination of amounts of available computer coaching and live coaching;~~

code for prompting a user to input personal financial information;

code for receiving the user desired level of financial management service from the plurality of available unique service levels;

code for estimating profitability based on the financial information; and

code for negotiating fees to be charged to the user based upon estimating profitability and the desired level of service prior to providing services under the service agreement;

code for analyzing, with the services provided by the service level, the financial needs of the user according to the financial information of the user, including processing the user's intended financial state, analyzing the user's investment portfolio, calculating the user's future income and expenses, assets, and liabilities, and factoring in risk events;

code for providing the financial advisor performing live coaching with the personal financial information and analysis of the financial needs of the user, detailing areas that require attention;

code for developing a financial model for the user to address the financial needs of the user by utilizing the computer coaching and the live coaching, wherein the coaching includes including permitting the user to enter a dialogue with at least one of a computer-generated coach and ~~a live coach~~ the financial advisor over the Internet as determined by the service level agreement, and permitting the user to initiate communication with the financial advisor to obtain live coaching during the computer coaching dialogue; and

code for a financial model for the user ~~utilizing~~ to implement computer coaching and live coaching as determined by the service level agreement.

19. (Canceled)

20. (Previously presented) The code segment of claim 18, further comprising code to determine access at least one to a account of a user.

21. (Original) The code segment of claim 18 for developing a financial model, further comprising:

code for developing the user's equity investment portfolio.

22. (Original) The code segment of claim 21, further comprising:

code for determining the financial goals of the user and the user's risk tolerance;

code for determining the current equity positions of a user;

code for suggesting new equity positions for the user.

23. (Original) The code segment of claim 18, further comprising:

code for restricting a user to use computer coaching before accessing live coaching.

24. (Original) The code segment of claim 23 wherein the automated coaching further comprises:

code for computer coaching to dispense general financial advice based on the user's financial model.

25. (Original) The code segment of claim 23 wherein the live coaching further comprises:

code for computer coaching to dispense specific financial advice based on the user's financial model.